

PPS INVESTMENTS  
**FAMILY**  
NETWORK



# *Welcome to* PPS Investments.

We're part of PPS, a holistic financial services company specialising in bespoke financial solutions exclusively to graduate professionals.

Operating under the ethos of mutuality, PPS shares 100% of its profits among its qualifying members.

At PPS Investments, we offer a suite of flexible investment solutions for pre-retirement, post-retirement and wealth creation. We create opportunities for optimal diversification through our fund range that caters to various risk appetites and time horizons. Our offering is geared to meet the investment needs of PPS members, their family and other discerning investors, too.

When investing with us, you could get even more.

- Earn more profit share allocation via Linking and the PPS Profit-Share Cross-Holdings Booster.
- Save on administration fees by creating a Family Network.

**Invest in your goals by investing with us.**

# ***Building wealth*** to create a legacy.

At PPS Investments, we believe that families are created, and wealth is built.

By providing opportunities for you to build wealth for your family\*, such as Linking family members to earn additional profit share\*\*, we introduce the PPS Investments Family Network.

The PPS Investments Family Network allows you to reduce your, and your family's, administration fees, enabling you to invest alongside your family members to build intergenerational wealth.

\* Please note this includes all OPN investors.

\*\*Only PPS members are eligible to earn PPS profit share allocation.



funny...



#blessed



Family times



love this!

# What is the PPS Investments **Family Network?**

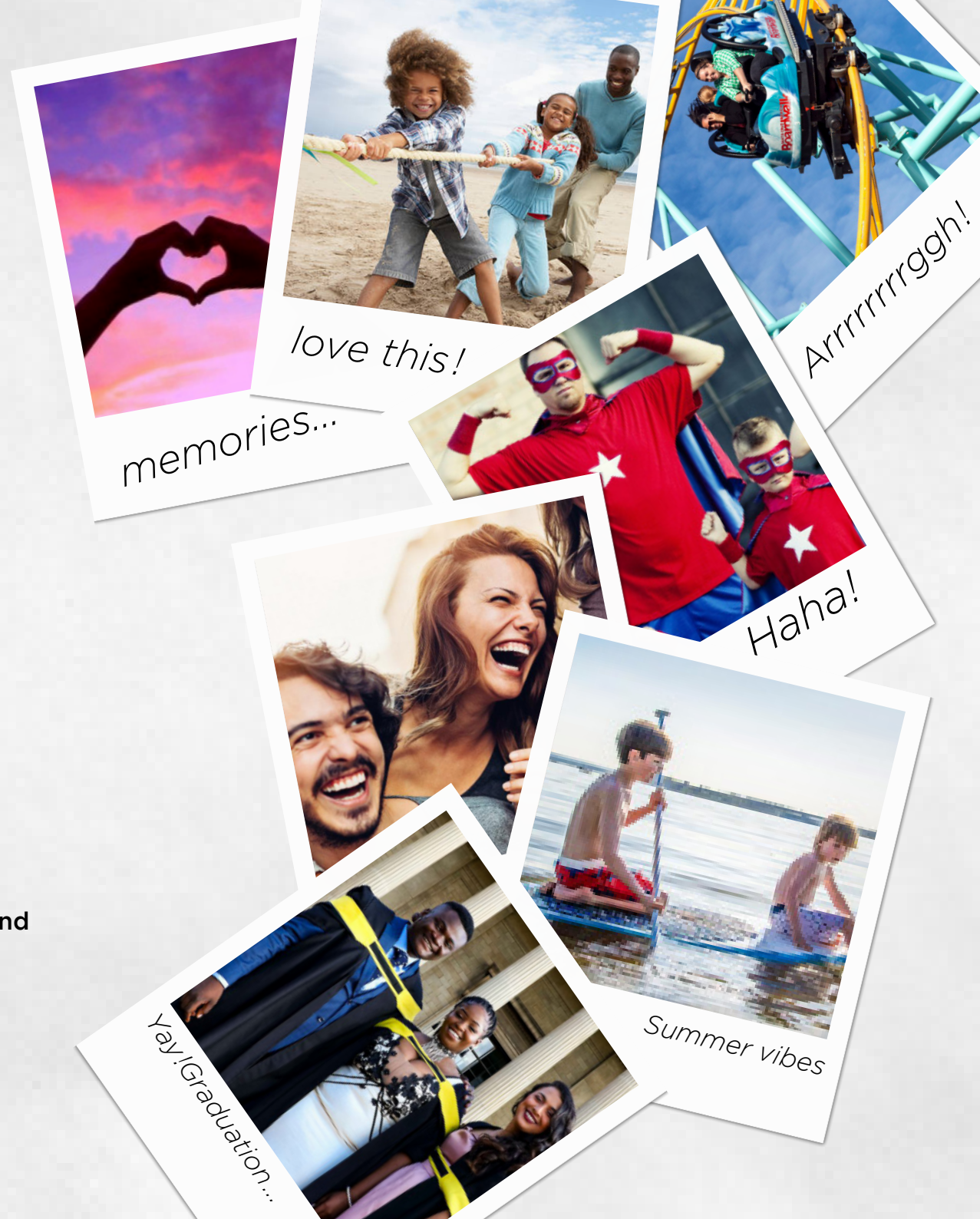
The Family Network enables you to connect your family members' investments on our platform to ensure that they can benefit from a reduced administration fee.

## Who can be **connected** to my Family Network?

As the core investor, you have the option to connect:

- a spouse,
- your parents (including parents-in-law), and
- children of all ages.

All family members must be investors with PPS Investments in order to connect. Please note this includes all OPN investors.



memories...

love this!

Arrrrrrrrgggh!

Haha!

Yay! Graduation...

Summer vibes

# An example of a Family Network

## CORE INVESTOR

INVESTED:  
R3 500 000  
ADMIN FEE:  
0.33%



## SPOUSE

INVESTED:  
R2 000 000  
ADMIN FEE:  
0.43%



## PARENT 1

INVESTED:  
R2 500 000  
ADMIN FEE:  
0.38%



**FAMILY INVESTMENT:**  
R12 522 000

**ADMIN FEE:**  
0.18%

INVESTED:  
R17 000  
ADMIN FEE:  
0.5%



## CHILD 2

INVESTED:  
R4 500 000  
ADMIN FEE:  
0.30%



## PARENT 2

INVESTED:  
R35 000  
ADMIN FEE:  
0.5%



## CHILD 1

Please note:  
All fees quoted exclude VAT.  
VAT will be levied at the  
standard rate, where applicable.

# How is the *administration* fee determined?

Each family member's investments are connected to determine the total family market value that will be applied to our administration fee scale. This establishes the reduced administration fee that will apply to each family member.

The more you and your family invest with us, the more everyone benefits.

Administration fees 0.5% (excl. VAT) on the first R1.5m of investments with PPS Investments.

Administration fees 0.2% (excl. VAT) on the next R3.5m of investments with PPS Investments.

Each family member's investments are connected to determine the total family market value that will be applied to our administration fee scale. This establishes the reduced administration fee that will apply to each family member.



# *How do I create* my Family Network?

Explore the Family Network play-zone by visiting [www.pps.co.za/familynetwork](http://www.pps.co.za/familynetwork) to establish the best structure for your family. Then head over to the PPS Investments Secure Site [www.pps.co.za/login](http://www.pps.co.za/login), where you can create and manage your Family Network.



*can't beat family...*

# Wealth awaits

If you need more information about the PPS Investments Family Network, please consult your PPS Investments accredited financial adviser. Alternatively, feel free to contact us on **0860 468 777 (0860 INV PPS)** or at **[clientservices@ppsinvestments.co.za](mailto:clientservices@ppsinvestments.co.za)**.

**[www.pps.co.za/invest](http://www.pps.co.za/invest)**

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